

# EXHIBIT K

From: Elizabeth Williges  
Sent: Tuesday, November 08, 2011 11:46 AM  
To: discussions+304657336213911@xmail.facebook.com  
Subject: Developer education for loss insights

Title: Developer education for loss insights

Sent To: [dstein@fb.com](mailto:dstein@fb.com), [tara@fb.com](mailto:tara@fb.com), [brichardson@fb.com](mailto:brichardson@fb.com), [mandyearhart@fb.com](mailto:mandyearhart@fb.com), [joseph.filip@fb.com](mailto:joseph.filip@fb.com)  
by Elizabeth Williges

Hi all,

As discussed earlier, there is a huge need to educate developers and improve their understanding of our fraud management and dispute resolution practices. Below is non-comprehensive list of proposed topics to help us accomplish this goal.

### 1. Overview of Losses (Liz)

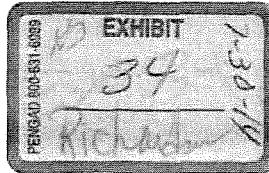
- **Refunds** – high level overview of our policy
- **Losses** – high level overview of why developers shouldn't focus on them – virtual goods bear no cost
- **API** - "Did you know?" section on what's available today
- **Friendly Fraud** – what it is, why it's challenging, and why you shouldn't try to block it
  - Friendly fraud refunds
  - Friendly fraud CB's
  - Friendly fraud minor
  - Friendly fraud adult
- **Accrual vs. Cash accounting** – definitions and differences
- **Credits Insights** – Overview of existing report

### 2. Fraud Management - Facebook's philosophy (Joseph)

- **Overview of our 1% CB philosophy** - optimizing the ecosystem and maximizing revenue
- **Reasons for refund/CB spikes** – best practices on when to ignore & when to deep dive
- **Fraud management** - What we do to ensure malicious fraud doesn't get out of control (ex. controls to review apps w/ loss rates over 'x'%)
- **Risk rules and fraud models** – any insight we can provide around limiting false positives? Why we think they are best in class and how we're constantly improving them.
- **FB specific advantages to managing fraud** – high precision due to account level info

### 3. Game mechanics/characteristics (Tara)

- **Type of apps** that are expected to have higher losses
- **In-game mechanics** that are expected to have higher losses
- **Countries** that have higher fraud losses
- **Policies and actions taken on fraudsters** - what are they? how they maximize revenue while preventing malicious actors from being repeat offender?
- **Malicious fraud**
  - What is it?
  - When do we refund for it?



#### 4. Developer best practices for customer service (Danny)

- **Dispute process** - how it works, what inquiries go to FB vs. developer
- **Response time** - what we recommend, why it matters
- **Recommended metrics to track** – contact rate, etc.
- **Developer refunds** (definition)
- **Developer refund best practices** - Encourage giving virtual items instead of \$\$\$ and possibly even extra virtual items to improve customer satisfaction
- **User confusion**
  - What is is?
  - When do we refund for it?

#### --Next Steps--

- 1) Define assigned topics
- 2) Disperse to our working group for feedback
- 3) Revise and finalize with XFN stakeholders
- 4) Determine the best distribution channel (blog, email, notification, etc.) & time frame for launching
- 5) Add to the US help center if (4) isn't launching in the next few weeks
- 6) Submit for FL translation and add to the help center when completed
- 7) Add NPS question to the developer surveyPlease share your feedback on the list above, proposed next steps, and add any missing items. Also, feel free to trade topics w/ me or anyone else.-Liz

---

You can reply with a comment, or post it here:

<https://www.intern.facebook.com/intern/discussions/?fbid=304657336213911>

Reply with '!subscribe' to receive replies to this discussion.